

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): DeFrancesco et al.
APPLICATION NO.: 10/650,389 ART UNIT: 3692
FILING DATE: August 28, 2003 EXAMINER: N. Nguyen
TITLE: COMPUTER IMPLEMENTED AUTOMATED CREDIT
APPLICATION ANALYSIS AND DECISION ROUTING SYSTEM

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Commissioner for Patents
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COMMENTS ACCOMPANYING REQUEST FOR CONTINUED EXAMINATION

In connection with the Request for Continued Examination filed herewith, we respectfully submit these Comments:

Remarks begin on page 2 of this paper; and

Conclusion begins on page 3 of this paper.

The Commissioner is hereby authorized to charge any required fees to Deposit Account No. 07-1700.